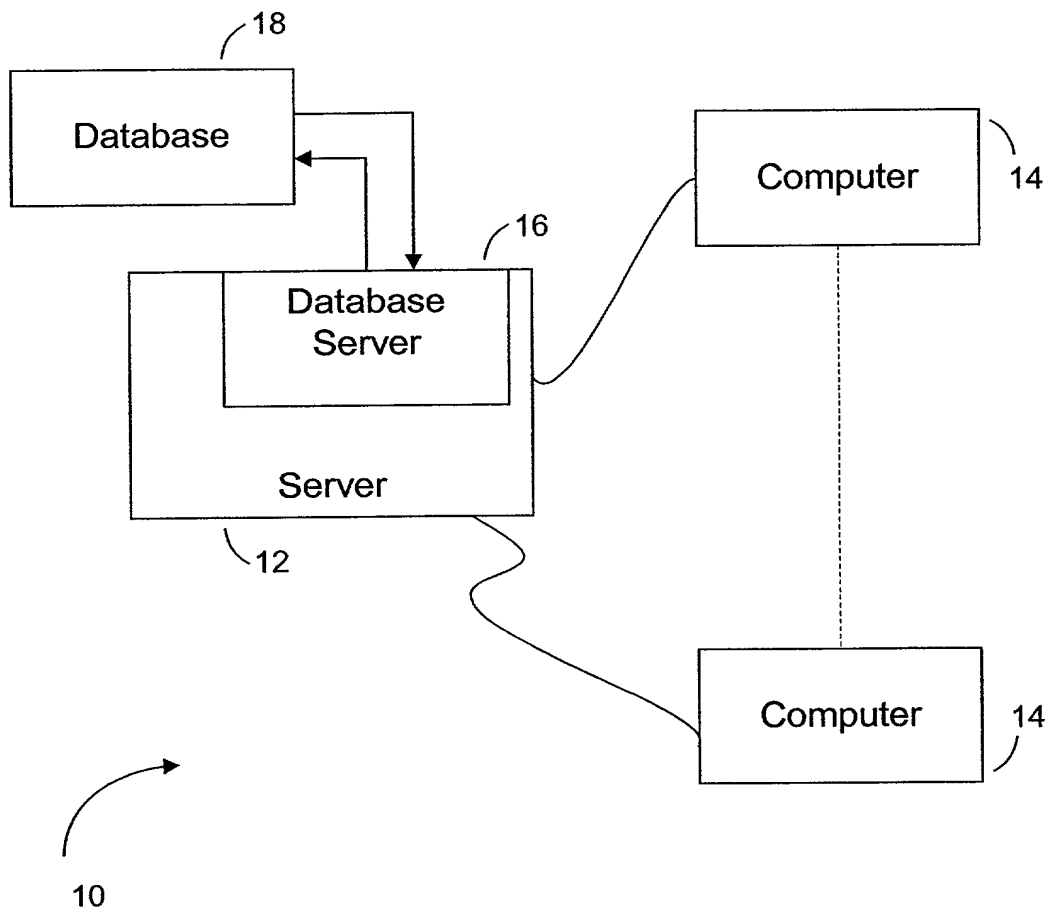
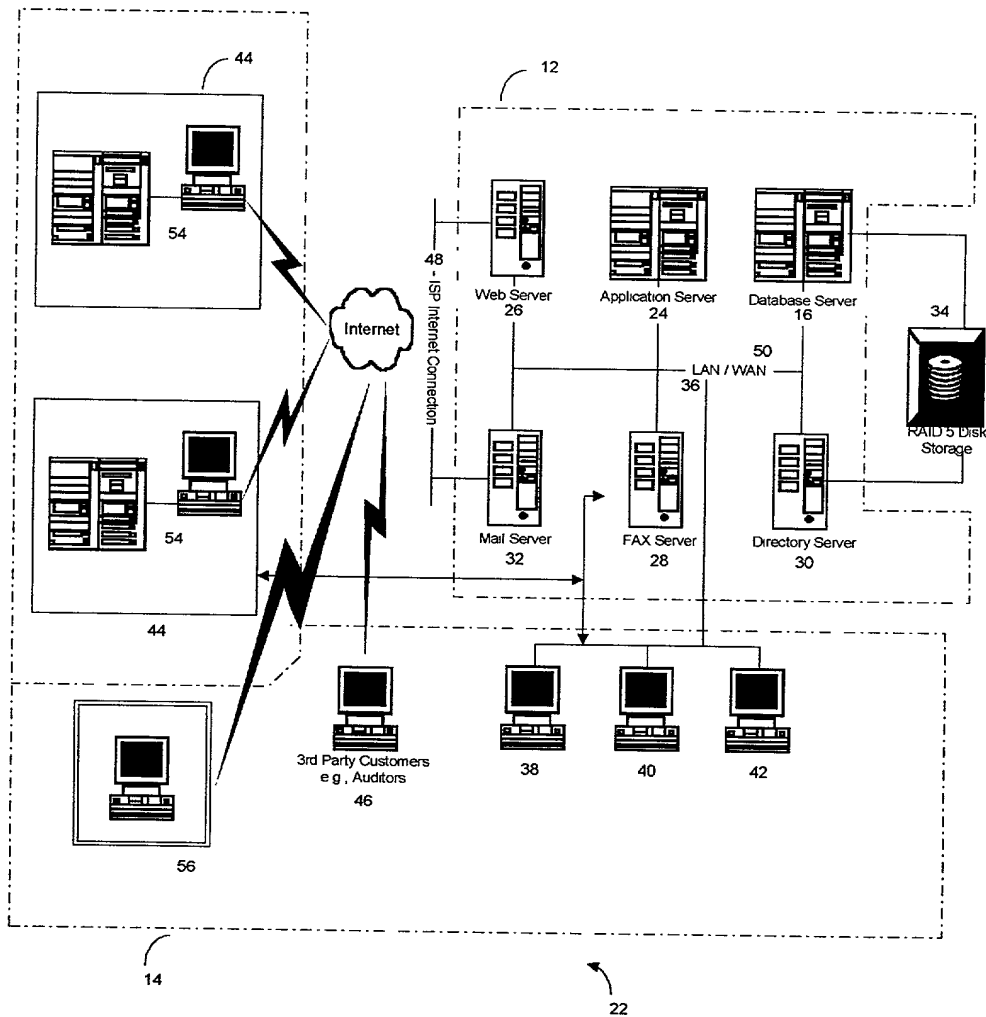


Figure 1



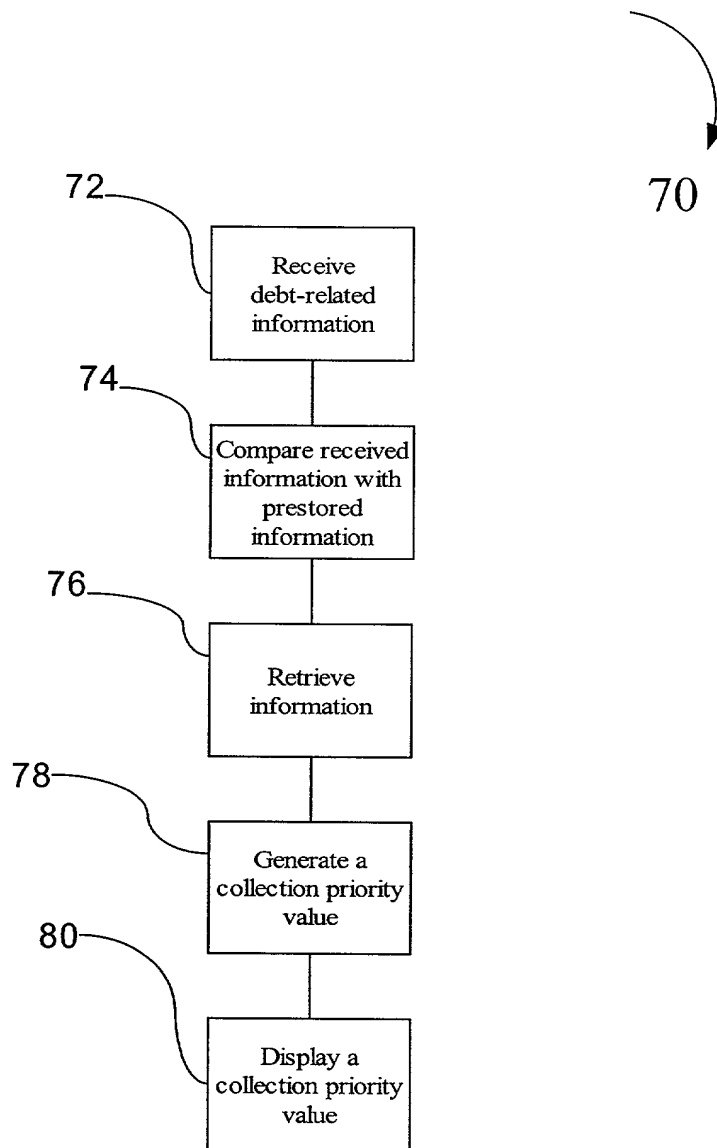
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Figure 2



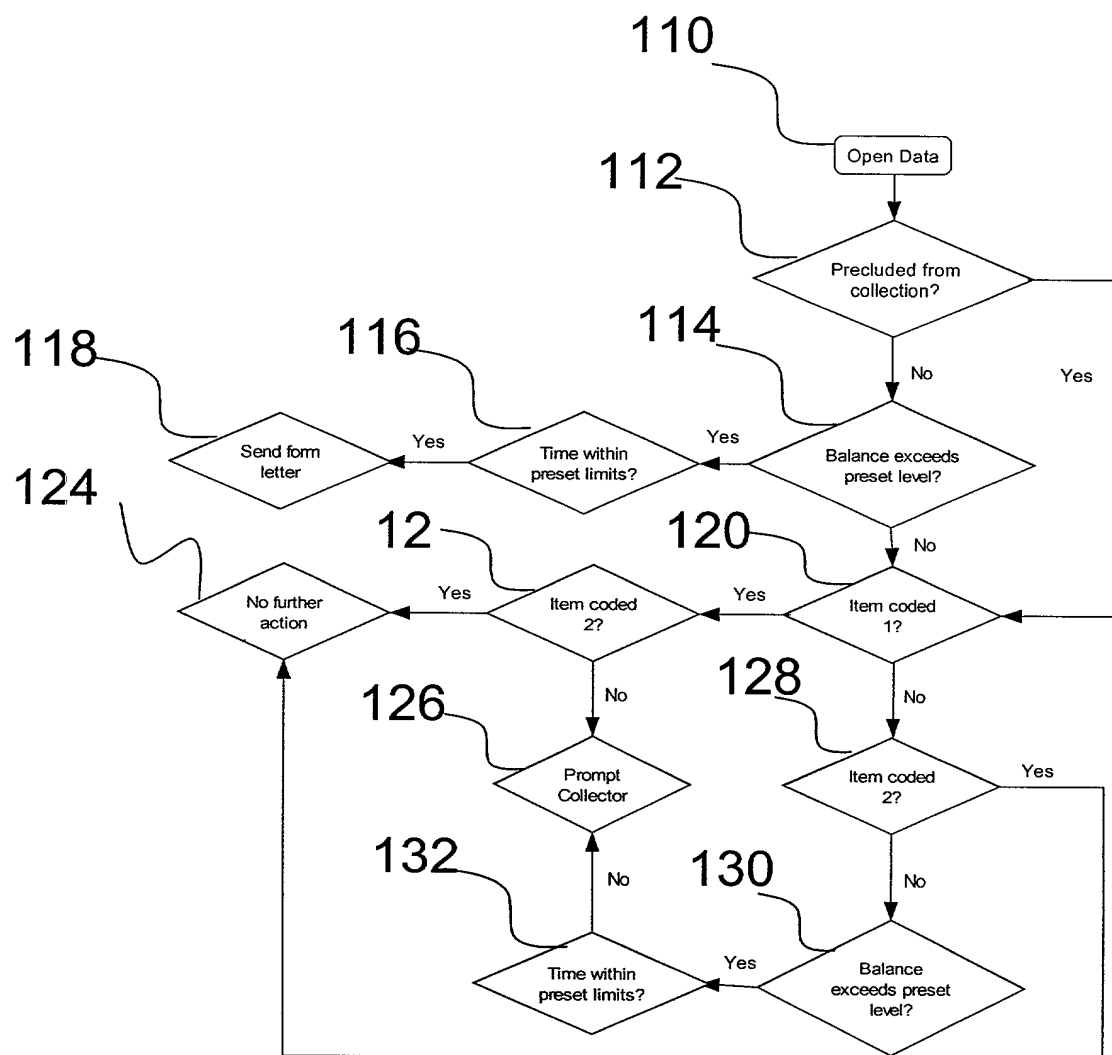
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Figure 3



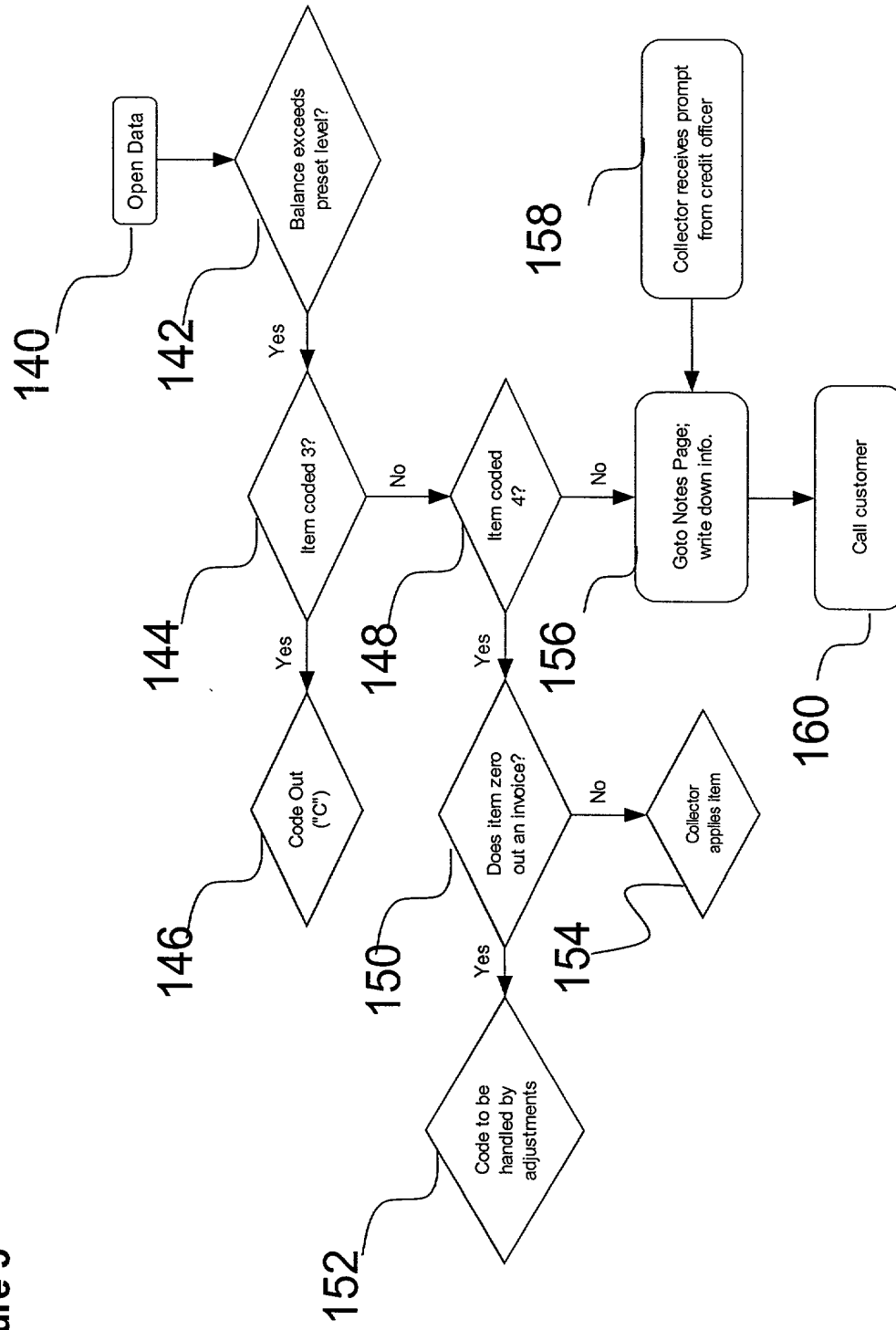
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Figure 4



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Figure 5



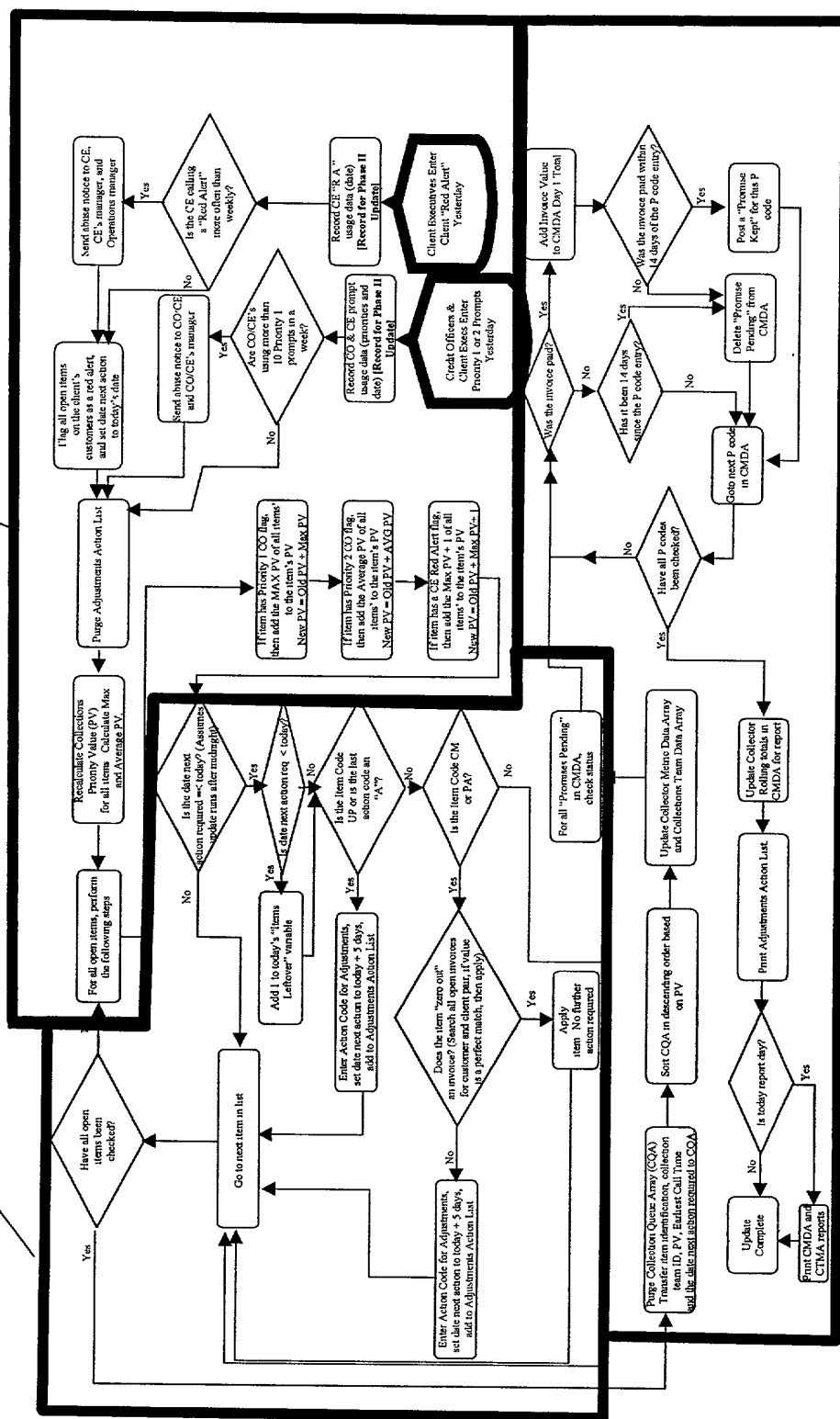
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[illegible]

Variable	Mean		SD		t		p	
	Control	Case	Control	Case	Control	Case	Control	Case
Age	35.5	35.5	10.5	10.5	0.00	0.00	0.99	0.99
Gender	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Marital status	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Education	12.0	12.0	1.0	1.0	0.00	0.00	0.99	0.99
Occupation	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Income	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Religion	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Health status	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Family size	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental divorce	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration squared	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration cubed	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the fourth power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the fifth power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the sixth power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the seventh power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the eighth power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the ninth power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the tenth power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the eleventh power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the twelfth power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the thirteenth power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the fourteenth power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the fifteenth power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the sixteenth power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the seventeenth power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the eighteenth power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the nineteenth power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the twentieth power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the twenty-first power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the twenty-second power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the twenty-third power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the twenty-fourth power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the twenty-fifth power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the twenty-sixth power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the twenty-seventh power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the twenty-eighth power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the twenty-ninth power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99
Parental remarriage duration to the thirtieth power	1.0	1.0	0.0	0.0	0.00	0.00	0.99	0.99

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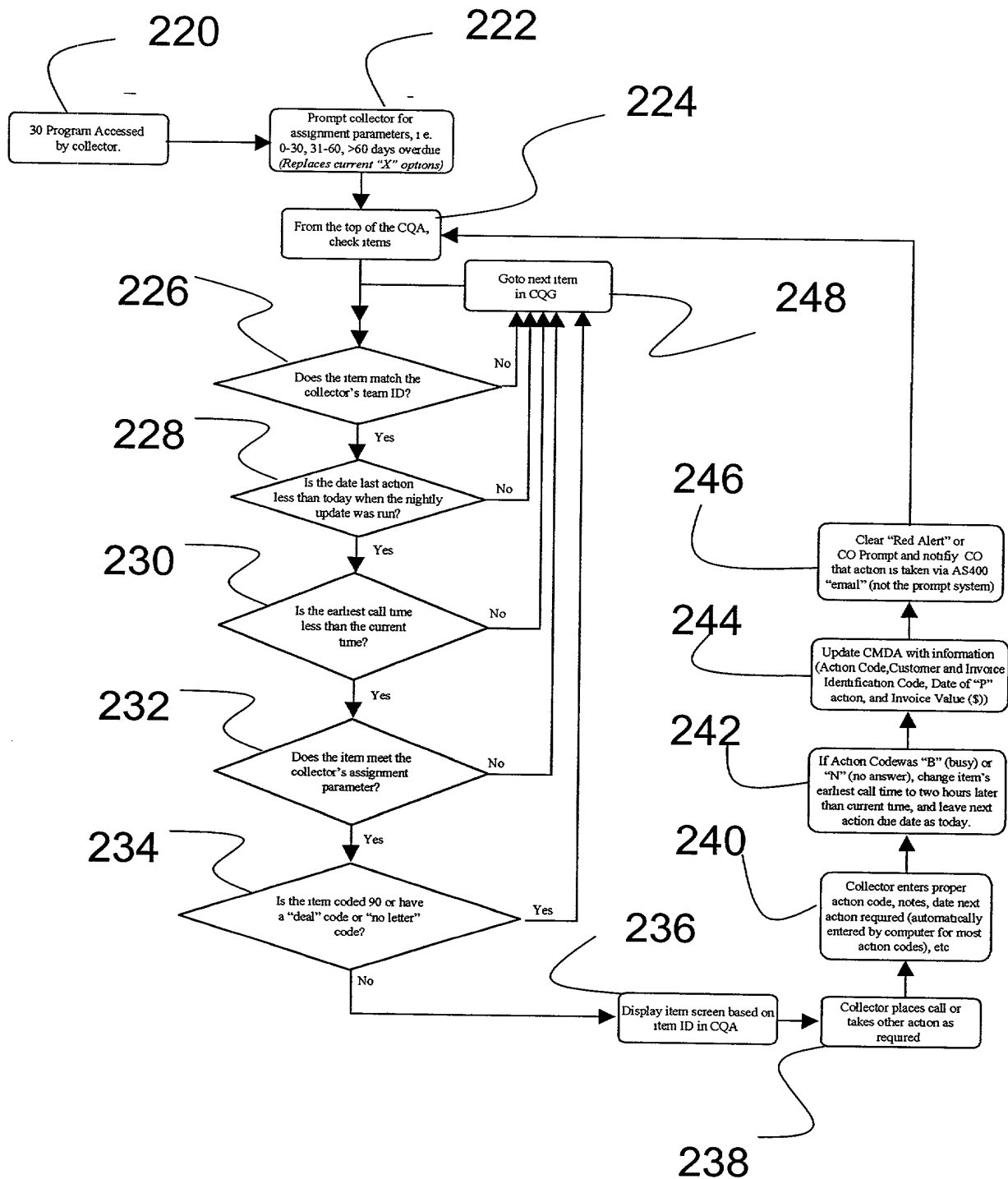


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Figure 8



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Figure 9

250 Action Codes	252 Explanation	254 Automatic Date Next Action
D	Proof of Delivery Sent	14
I	Invoice Copy Faxed	14
L	Referred to Legal Collections	30
A	Referred to Adjustments	1
S	Faxed Statement to Customer	14
M	Left a Message for Customer to Call Back (receptionist, answering machine, etc.)	1
R	Spoke with the "Right" Person, did not get a "Promise to Pay", and they did not request any information (i.e. customer is researching, etc.)	14
P	Received a "Promise to Pay"	14
B	Busy Signal	2 hours
N	No Answer	2 hours
O	Applied Payment, Applied CM, etc.	Entered by Collector if Applicable

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Figure 10

Collector report page

	A	B	C	D	E	F	G	H	I	J	K	L
1	Name: Team Leader: A											
2	Morning Scrub											
3	To Be Called?											
4	Item #	Time Started Working Item	Time Finished Working Item	Time On Item	Yes	No	Item #	Time Started Working Item	Time Finished Working Item	Time On Item	Yes	No
5	1	55	74	19	X		11	44	45	1	X	
6	2	16	18	2	X		12	45	46	1	X	
7	3	18	19	1	X		13	46	47	1	X	
8	4	19	20	1	X		14	47	48	1	X	
9	5	21	36	15	X		15	47	48	1	X	
10	6	36	37	1	X		16	48	49	1	X	
11	7	37	41	4	X		17	48	53	5	X	
12	8	41	42	1	X		18	53	54	1	X	
13	9	42	43	1	X		19	55	56	1	X	
14	10	43	44	1	X		20	56	57	1	X	
15	Average Time For Item Preparation--> 3											
16	Max Time For Item Preparation--> 19											
17	Min Time For Item Preparation--> 1											
18												
19												

Figure 12

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	W	X	Y	Z	AA	AB
1						
2						
3						
4	Item # From Morning Scrub	Time Call Started	Time Hung Up Phone	Length of Call	Time Completed Action	Total Time On Item
5	1	45	48	3	50	24
6	2	0	1	1	1	3
7	3	2	10	8	14	13
8	4	41	44	3	44	4
9	5	6	10	4	10	19
10	6	11	13	2	14	4
11	7	15	16	1	16	5
12	8	18	18	0	19	2
13	13	20	26	6	34	14
14	14	37	46	9	50	13
15	Length of Call-->	3.7	Average Time On Item Called-->			10.1
16	Length of Call-->	9	Max Time On Item Called-->			24
17	Length of Call-->	0	Min Time On Item Called-->			2
18						
19						

Figure 13

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AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	AM	AN	AO
Calls Made												
No Answer		Right Person Contacted?		Message Left?		Promised to Pay?						
Yes	No	Yes	No	Yes	No	Yes	No	Other Outcome...				
X		X					X	S				
X			X	X								
X		X			X			S				
X		X			X							
X		X			X	X		REC'D CHECK INFO FROM CUSTOMER				
	X		X	X								
	X				X							
X			X	X								
X		X			X	X						
X		X			X	X						
				Times N (No Answer) Occurred-->		8						
				Times R (Right Person Contacted) Occurred-->		6						
				Times M (Message Left) Occurred-->		3						
				Times P (Received Promise to Pay) Occurred-->		3						

[illegible]

Collector efficiency metrics

Collector ID	A	B	C	D	E	F	OVERALL
Average Time For Item Preparation	3	5	2	3	2	1	3
Max Time for Item Preparation	19	26	4	10	3	2	26
Min Time For Item Preparation	1	1	1	1	1	1	1
Average Time For Item NOT Called	17	10	0	5	4	2	6
Max Time for Item NOT Called	28	20	0	12	4	3	28
Min Time For Item Not Called	3	2	0	2	4	1	0
Average Time On Item Called	10	8	5	8	4	6	7
Max Time On Item Called	24	11	10	22	6	10	24
Min Time On Item Called	2	4	2	1	3	3	1
Average Length of Call	4	8	3	4	3	2	4
Max Length of Call	9	50	6	14	6	7	50
Min Length of Call	0	1	0	1	2	0	0
Sample Individual Metrics (Trial Data Collected) (Phase I Implementation)							
Collector ID	A	B	C	D	E	F	Average
# L's (Sent to Legal)	0	0	0	0	0	0	0
Percentile	0%	0%	0%	0%	0%	0%	
# A's (Adjustments Action)	1	1	0	0	1	1	1
Percentile	40%	40%	0%	0%	40%	40%	
# I's (Faxed Invoice)	0	3	0	0	0	0	1
Percentile	0%	100%	0%	0%	0%	0%	
# S's (Faxed Statement)	2	0	0	0	1	0	1
Percentile	100%	0%	0%	0%	80%	0%	
# N's (No Answer)	8	6	0	5	0	0	3
Percentile	100%	80%	0%	60%	0%	0%	
# R's (Right Person Contacted)	6	7	5	6	1	4	5
Percentile	60%	100%	40%	60%	0%	20%	
# M's (Message Left)	3	3	4	2	6	2	3
Percentile	40%	40%	80%	0%	100%	0%	
# P's (Rec'd Promise to Pay)	3	3	2	0	1	1	2
Percentile	80%	80%	60%	0%	20%	20%	
Sample Individual Metrics (No Data Collected) (Phase I Implementation)							
Collector ID	A	B	C	D	E	F	Average
# O's (Other Action Taken)	0	0	0	0	0	0	0
Percentile	0	0	0	0	0	0	
# Promises Kept	0	0	0	0	0	0	0
Percentile	0	0	0	0	0	0	
Sample Team and Overall Level Metrics (No Data Collected) (Phase I Implementation)							
Team ID	A	B	C	D	Average		
\$ Collected	\$ -	\$ -	\$ -	\$ -	\$ -		
Percentile	0%	0%	0%	0%			
# Items "Leftover" Daily	0	0	0	0	0		
Percentile	0%	0%	0%	0%			
Average Days Past Due	0	0	0	0	0		
Percentile	0%	0%	0%	0%			